1. (Amended) A multi-transaction services system comprising:

a plurality of service request and supply channels, each channel including channel- specific hardware and software;

at least one operation means including operation-specific hardware and software; and

an integrated channel manager connected between the channels and the operation means, the integrated channel manager having (i) a first interface layer for interfacing the channel-specific components of each channel, (ii) a second interface layer for interfacing the operation means, and (iii) a third interface layer between the first and second interface layers and including at least one application service connectable to any channel in a channel-independent manner for performing one or more channel-independent functions using data supplied by the operations means, wherein the operations means is unaware of the function being performed by application service.

2. A multi-transaction services system according to claim 1, wherein (i) the plurality of channels comprise financial service channels, (ii) the operation means comprises a plurality of financial service operations means, and (iii) the application service comprises a plurality of business application services.

3. A multi-transaction services system according to claim 2, wherein the business application services comprise at least one of a balance inquiry, an account credit, an account debit, a cash deposit, a cash withdrawal, a cheque deposit, a cheque withdrawal, a loan inquiry, a mortgage inquiry, and an insurance inquiry.

4. (Amended) A multi-transaction services system according to claim 2, wherein the financial service channels comprise at least [two] one of an automated teller machine, a self service sales terminal, a home banking system, a digital telephone connection, a financial services branch office, a financial branch sales office, and an interactive television system.

5. (Amended) A multi-transaction services system according to claim 2, wherein the [business application services] operations means comprise at least one of a transaction processing host computer, an item processor, a relationship management database, a financial call center, and an external financial database.

6. A multi-transaction services system according to claim 2, wherein the integrated channel manager includes: a first layer (L1) for receiving customer requests for a plurality of different channel-specific financial services and providing access to the operation, administration, and maintenance of the service requests; a second layer (L2) for monitoring the operation of the business application services; a third layer (L3) for providing interfaces between the plurality of channel-specific services and the plurality of financial service operation means, and providing the business application services; a fourth layer (L4) for providing application enabling services; and a fifth layer (L5) for providing distributed system services.

7. A multi-transaction services system according to claim 6, wherein the second, fourth, and fifth layers (L2, L4, L5) comprise the middleware NCR Top End.

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8.   A multi-transaction services system according to claim 1, wherein (i) the plurality of channels comprise retail service channels including at least two of a point of sale service, an automatic vending service, and a loyalty card service, and (ii) the operation means comprises at least a relationship database.

9. (New) A method for providing multi-transaction services, comprising:

connecting an integrated channel manager between a plurality of service request and supply channels and at least one operations means, wherein each channel includes channel- specific hardware and software and the operation means includes operation-specific hardware and software;

providing a plurality interface layers in the integrated channel manager for the connected channels and the connected operation means, the provided interface layers comprising (i) a first interface layer for interfacing the channel-specific components of each channel, (ii) a second interface layer for interfacing the operation means, and (iii) a third interface layer between the first and second interface layers and including at least one application service connectable to any channel in a channel-independent manner for performing one or more channel-independent functions using data supplied by the operations means, wherein the operations means is unaware of the function being performed by application service.

10. (New) A method of providing multi-transaction services according to claim 9, wherein (i) the plurality of channels comprise financial service channels, (ii) the operation means comprises a plurality of financial service operations means, and (iii) the application service comprises a plurality of business application services.

11. (New) A method of providing multi-transaction services according to claim 10, wherein the business application services comprise at least one of a balance inquiry, an account credit, an account debit, a cash deposit, a cash withdrawal, a cheque deposit, a cheque withdrawal, a loan inquiry, a mortgage inquiry, and an insurance inquiry.

12. (New) A method of providing multi-transaction services according to claim 10, wherein the financial service channels comprise at least one of an automated teller machine, a self service sales terminal, a home banking system, a digital telephone connection, a financial services branch office, a financial branch sales office, and an interactive television system.

13. (New) A method of providing multi-transaction services according to claim 10, wherein the operations means comprise at least one of a transaction processing host computer, an item processor, a relationship management database, a financial call center, and an external financial database.

14. (New) A method of providing multi-transaction services according to claim 10, wherein the integrated channel manager includes: a first layer (L1) for receiving customer requests for a plurality of different channel-specific financial services and providing access to the operation, administration, and maintenance of the service requests; a second layer (L2) for monitoring the operation of the business application services; a third layer (L3) for providing interfaces between the plurality of channel-specific services and the plurality of financial service operation means, and providing the business application services; a fourth layer (L4) for providing application enabling services; and a fifth layer (L5) for providing distributed system services.

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